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February 19, 2019

Hon. Carla E. Craig  
U.S. Bankruptcy Court, EDNY  
Conrad B. Duberstein Courthouse  
271-C Cadman Plaza East – Suite 1595  
Brooklyn, New York 11201

**Re: In Re Cecil Haynes; Case No.: 1-18-44538-cec**

Dear Judge Craig:

This office represents U.S. Bank in the above referenced Chapter 13 Bankruptcy. Please accept this letter as a status update relating to the loss mitigation efforts in this case.

As you are aware, U.S. Bank tendered a loan modification proposal to the Debtor on January 17, 2019. My office has followed up with the debtor on several occasions since the offer was made. To date, we have received zero communication from the debtor in response to our offer.

Thank you for your attention in this matter.

Very Truly Yours,



Solomon A. Frager, Esq.